

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 1 - San Diego

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinurance																	
	Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000
Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$10/\$25/\$50
Employee	Under 30	\$487.83	\$414.82	\$357.84	\$263.48	\$273.22	\$269.03	\$245.75	\$188.62	\$164.36	\$144.00	\$234.14	\$194.74	\$160.83	\$213.79	\$191.55	\$817.86	\$1,011.76
	30-39	\$637.17	\$541.81	\$467.39	\$344.14	\$356.86	\$351.39	\$320.98	\$246.36	\$214.68	\$188.08	\$305.82	\$254.36	\$210.07	\$279.24	\$250.19	\$985.45	\$1,219.08
	40-49	\$773.97	\$658.13	\$567.73	\$418.02	\$433.48	\$426.83	\$389.89	\$299.25	\$260.77	\$228.46	\$371.47	\$308.96	\$255.16	\$339.19	\$303.90	\$1,113.55	\$1,377.56
	50-54	\$1,019.49	\$866.91	\$747.83	\$550.63	\$570.99	\$562.23	\$513.58	\$394.19	\$343.49	\$300.94	\$489.32	\$406.98	\$336.11	\$446.79	\$400.31	\$1,547.13	\$1,913.93
	55-59	\$1,376.24	\$1,170.27	\$1,009.52	\$743.32	\$770.79	\$758.97	\$693.30	\$532.12	\$463.68	\$406.25	\$660.54	\$549.39	\$453.73	\$603.13	\$540.39	\$1,901.84	\$2,352.73
	60-64	\$1,805.53	\$1,535.31	\$1,324.42	\$975.18	\$1,011.23	\$995.72	\$909.56	\$698.11	\$608.32	\$532.96	\$866.59	\$720.76	\$595.25	\$791.27	\$708.95	\$2,424.04	\$2,998.74
	65+ MP	\$1,284.57	\$1,092.32	\$942.28	\$693.81	\$719.45	\$708.42	\$647.12	\$496.68	\$432.80	\$379.19	\$616.55	\$512.80	\$423.50	\$562.96	\$504.40	\$1,781.46	\$2,203.81
	65+ MS	\$2,132.76	\$1,813.56	\$1,564.45	\$1,151.91	\$1,194.50	\$1,176.18	\$1,074.40	\$824.63	\$718.57	\$629.56	\$1,023.64	\$851.39	\$703.14	\$934.67	\$837.44	\$3,596.74	\$4,449.46
Employee and Spouse	Under 30	\$1,369.90	\$1,164.88	\$1,004.87	\$739.89	\$767.24	\$755.48	\$690.10	\$529.67	\$461.55	\$404.37	\$657.50	\$546.86	\$451.64	\$600.36	\$537.90	\$1,998.99	\$2,472.91
	30-39	\$1,592.91	\$1,354.51	\$1,168.46	\$860.34	\$892.14	\$878.46	\$802.44	\$615.90	\$536.69	\$470.20	\$764.54	\$635.89	\$525.16	\$698.09	\$625.47	\$2,232.35	\$2,761.60
	40-49	\$1,592.92	\$1,354.51	\$1,168.46	\$860.34	\$892.15	\$878.47	\$802.44	\$615.90	\$536.69	\$470.20	\$764.53	\$635.88	\$525.15	\$698.09	\$625.47	\$2,496.15	\$3,087.95
	50-54	\$2,325.64	\$1,977.58	\$1,705.94	\$1,256.09	\$1,302.53	\$1,282.55	\$1,171.57	\$899.22	\$783.56	\$686.50	\$1,116.22	\$928.39	\$766.73	\$1,019.21	\$913.18	\$3,094.87	\$3,828.61
	55-59	\$2,867.21	\$2,438.10	\$2,103.20	\$1,548.60	\$1,605.84	\$1,581.22	\$1,444.39	\$1,108.61	\$966.02	\$846.36	\$1,376.15	\$1,144.58	\$945.28	\$1,256.54	\$1,125.83	\$3,663.06	\$4,531.50
	60-64	\$3,548.41	\$3,017.35	\$2,602.88	\$1,916.52	\$1,987.37	\$1,956.89	\$1,787.56	\$1,372.00	\$1,195.53	\$1,047.43	\$1,703.11	\$1,416.51	\$1,169.85	\$1,555.08	\$1,393.30	\$4,555.99	\$5,636.14
	65+ MP	\$2,569.17	\$2,184.66	\$1,884.58	\$1,387.63	\$1,438.92	\$1,416.85	\$1,294.25	\$993.37	\$865.61	\$758.38	\$1,233.11	\$1,025.61	\$847.01	\$1,125.93	\$1,008.81	\$3,562.82	\$4,407.50
	65+ MS	\$4,998.41	\$4,250.33	\$3,666.50	\$2,699.67	\$2,799.47	\$2,756.54	\$2,518.01	\$1,932.64	\$1,684.07	\$1,475.46	\$2,399.05	\$1,995.35	\$1,647.90	\$2,190.53	\$1,962.66	\$5,936.05	\$7,343.38
Employee and Dependents	Under 30	\$1,210.62	\$1,029.44	\$888.03	\$653.86	\$678.04	\$667.64	\$609.86	\$468.09	\$407.88	\$357.36	\$581.05	\$483.28	\$399.12	\$530.55	\$475.36	\$1,953.33	\$2,416.42
	30-39	\$1,338.02	\$1,137.77	\$981.49	\$722.68	\$749.39	\$737.90	\$674.04	\$517.35	\$450.81	\$394.96	\$642.20	\$534.14	\$441.13	\$586.39	\$525.39	\$2,167.64	\$2,681.55
	40-49	\$1,306.18	\$1,110.69	\$958.12	\$705.47	\$731.56	\$720.34	\$658.00	\$505.03	\$440.08	\$385.56	\$626.91	\$521.42	\$430.62	\$572.43	\$512.88	\$2,265.72	\$2,802.89
	50-54	\$1,529.19	\$1,300.32	\$1,121.71	\$825.92	\$856.46	\$843.32	\$770.35	\$591.26	\$515.22	\$451.39	\$733.96	\$610.45	\$504.15	\$670.16	\$600.45	\$2,456.67	\$3,039.10
	55-59	\$1,678.89	\$1,427.62	\$1,231.52	\$906.78	\$940.30	\$925.88	\$845.76	\$649.14	\$565.65	\$495.59	\$805.80	\$670.21	\$553.51	\$735.77	\$659.23	\$2,671.53	\$3,304.90
	60-64	\$2,222.77	\$1,890.10	\$1,630.48	\$1,200.53	\$1,244.91	\$1,225.82	\$1,119.75	\$859.44	\$748.90	\$656.12	\$1,066.85	\$887.32	\$732.81	\$974.12	\$872.78	\$3,318.23	\$4,104.92
	65+ MP	\$1,674.71	\$1,424.07	\$1,228.46	\$904.53	\$937.96	\$923.58	\$843.66	\$647.53	\$564.25	\$494.35	\$803.80	\$668.54	\$552.12	\$733.94	\$657.59	\$2,767.78	\$3,423.96
	65+ MS	\$2,522.95	\$2,145.35	\$1,850.67	\$1,362.65	\$1,413.03	\$1,391.36	\$1,270.96	\$975.50	\$850.03	\$744.74	\$1,210.92	\$1,007.15	\$831.78	\$1,105.67	\$990.65	\$4,586.21	\$5,673.52
Family	Under 30	\$1,720.34	\$1,462.87	\$1,261.93	\$929.17	\$963.52	\$948.74	\$866.64	\$665.17	\$579.62	\$507.82	\$825.70	\$686.75	\$567.17	\$753.93	\$675.50	\$3,134.45	\$3,877.58
	30-39	\$1,975.20	\$1,679.59	\$1,448.88	\$1,066.82	\$1,106.25	\$1,089.29	\$995.03	\$763.71	\$665.49	\$583.05	\$948.02	\$788.50	\$651.20	\$865.63	\$775.58	\$3,414.54	\$4,224.07
	40-49	\$2,070.79	\$1,760.86	\$1,518.99	\$1,118.44	\$1,159.79	\$1,142.00	\$1,043.18	\$800.67	\$697.69	\$611.26	\$993.89	\$826.64	\$682.70	\$907.52	\$813.10	\$3,648.32	\$4,513.28
	50-54	\$2,644.23	\$2,248.49	\$1,939.63	\$1,428.16	\$1,480.96	\$1,458.25	\$1,332.06	\$1,022.40	\$890.90	\$780.54	\$1,269.13	\$1,055.57	\$871.76	\$1,158.83	\$1,038.28	\$4,004.41	\$4,953.79
	55-59	\$2,889.18	\$2,456.78	\$2,119.31	\$1,560.47	\$1,618.14	\$1,593.33	\$1,455.46	\$1,117.10	\$973.42	\$852.85	\$1,386.69	\$1,153.35	\$952.52	\$1,266.17	\$1,134.46	\$4,432.75	\$5,483.67
	60-64	\$3,900.39	\$3,316.64	\$2,861.07	\$2,106.62	\$2,184.50	\$2,151.00	\$1,964.87	\$1,508.09	\$1,314.12	\$1,151.33	\$1,872.04	\$1,557.02	\$1,285.89	\$1,709.33	\$1,531.51	\$5,450.18	\$6,742.32
	65+ MP	\$2,959.38	\$2,516.47	\$2,170.81	\$1,598.38	\$1,657.46	\$1,632.05	\$1,490.82	\$1,144.25	\$997.08	\$873.57	\$1,420.40	\$1,181.38	\$975.66	\$1,296.94	\$1,162.03	\$4,550.07	\$5,628.81
	65+ MS	\$5,045.87	\$4,290.68	\$3,701.31	\$2,725.30	\$2,826.05	\$2,782.71	\$2,541.91	\$1,950.99	\$1,700.06	\$1,489.46	\$2,421.82	\$2,014.29	\$1,663.55	\$2,211.33	\$1,981.29	\$6,925.52	\$8,567.44

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Coinurance Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500	
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50	
Employee	Under 30	\$556.24	\$472.99	\$408.03	\$300.42	\$311.53	\$306.76	\$280.21	\$227.06	\$195.65	\$164.19	\$266.97	\$222.05	\$183.38	\$243.77	\$218.41	\$1,355.43	\$1,676.78	
	30-39	\$726.53	\$617.79	\$532.94	\$392.39	\$406.90	\$400.67	\$365.99	\$296.57	\$255.55	\$214.46	\$348.70	\$290.03	\$239.52	\$318.40	\$285.27	\$1,633.17	\$2,020.37	
	40-49	\$882.50	\$750.42	\$647.36	\$476.63	\$494.26	\$486.69	\$444.57	\$360.24	\$310.41	\$260.50	\$423.56	\$352.29	\$290.94	\$386.75	\$346.52	\$1,845.48	\$2,283.01	
	50-54	\$1,162.46	\$988.48	\$852.72	\$627.83	\$651.05	\$641.08	\$585.60	\$474.52	\$408.88	\$343.13	\$557.93	\$464.05	\$383.24	\$509.44	\$456.44	\$2,564.04	\$3,171.94	
	55-59	\$1,569.24	\$1,334.37	\$1,151.11	\$847.53	\$878.87	\$865.42	\$790.51	\$640.57	\$551.96	\$463.20	\$753.16	\$626.44	\$517.34	\$687.71	\$616.17	\$3,151.90	\$3,899.16	
	60-64	\$2,058.72	\$1,750.60	\$1,510.18	\$1,111.90	\$1,153.02	\$1,135.36	\$1,037.10	\$840.38	\$724.13	\$607.69	\$988.09	\$821.84	\$678.72	\$902.23	\$808.37	\$4,017.33	\$4,969.78	
	65+ MP	\$1,464.71	\$1,245.50	\$1,074.44	\$791.08	\$820.33	\$807.77	\$737.86	\$597.90	\$515.19	\$432.35	\$703.00	\$584.71	\$482.88	\$641.91	\$575.13	\$2,952.39	\$3,652.35	
	65+ MS	\$2,431.84	\$2,067.88	\$1,783.88	\$1,313.41	\$1,361.99	\$1,341.13	\$1,225.06	\$992.69	\$855.37	\$717.83	\$1,167.17	\$970.79	\$801.72	\$1,065.74	\$954.87	\$5,960.83	\$7,374.05	
Employee and Spouse	Under 30	\$1,562.01	\$1,328.23	\$1,145.81	\$843.63	\$874.83	\$861.43	\$786.87	\$637.62	\$549.42	\$461.07	\$749.69	\$623.55	\$514.96	\$684.54	\$613.33	\$3,312.90	\$4,098.33	
	30-39	\$1,816.29	\$1,544.45	\$1,332.34	\$980.96	\$1,017.24	\$1,001.66	\$914.97	\$741.42	\$638.86	\$536.13	\$871.74	\$725.06	\$598.79	\$795.98	\$713.17	\$3,699.65	\$4,576.77	
	40-49	\$1,816.29	\$1,544.45	\$1,332.34	\$980.96	\$1,017.24	\$1,001.66	\$914.97	\$741.42	\$638.86	\$536.13	\$871.74	\$725.06	\$598.79	\$795.98	\$713.18	\$4,136.85	\$5,117.62	
	50-54	\$2,651.78	\$2,254.90	\$1,945.21	\$1,432.20	\$1,485.16	\$1,462.42	\$1,335.86	\$1,082.47	\$932.73	\$782.74	\$1,272.74	\$1,058.58	\$874.24	\$1,162.13	\$1,041.23	\$5,129.10	\$6,345.13	
	55-59	\$3,269.30	\$2,779.99	\$2,398.19	\$1,765.71	\$1,831.01	\$1,802.98	\$1,646.93	\$1,334.54	\$1,149.93	\$965.02	\$1,569.11	\$1,305.10	\$1,077.81	\$1,432.75	\$1,283.70	\$6,070.75	\$7,510.02	
	60-64	\$4,046.01	\$3,440.46	\$2,967.96	\$2,185.22	\$2,266.03	\$2,231.33	\$2,038.21	\$1,651.60	\$1,423.13	\$1,194.30	\$1,941.90	\$1,615.16	\$1,333.89	\$1,773.15	\$1,588.69	\$7,550.59	\$9,340.72	
	65+ MP	\$2,929.45	\$2,491.02	\$2,148.90	\$1,582.17	\$1,640.68	\$1,615.56	\$1,475.73	\$1,195.81	\$1,030.39	\$864.71	\$1,406.01	\$1,169.43	\$965.77	\$1,283.83	\$1,150.27	\$5,904.62	\$7,304.51	
	65+ MS	\$5,699.35	\$4,846.36	\$4,180.77	\$3,078.16	\$3,192.01	\$3,143.13	\$2,871.09	\$2,326.51	\$2,004.67	\$1,682.33	\$2,735.43	\$2,275.18	\$1,878.95	\$2,497.71	\$2,237.87	\$9,837.75	\$12,170.12	
Employee and Dependents	Under 30	\$1,380.39	\$1,173.79	\$1,012.59	\$745.54	\$773.11	\$761.27	\$695.38	\$563.48	\$485.53	\$407.46	\$662.53	\$551.05	\$455.08	\$604.95	\$542.02	\$3,237.23	\$4,004.72	
	30-39	\$1,525.67	\$1,297.32	\$1,119.15	\$824.00	\$854.47	\$841.38	\$768.56	\$622.78	\$536.64	\$450.35	\$732.25	\$609.04	\$502.98	\$668.62	\$599.05	\$3,592.40	\$4,444.10	
	40-49	\$1,489.34	\$1,266.44	\$1,092.51	\$804.38	\$834.13	\$821.36	\$750.27	\$607.96	\$523.86	\$439.63	\$714.82	\$594.54	\$491.00	\$652.70	\$584.80	\$3,754.95	\$4,645.19	
	50-54	\$1,743.63	\$1,482.67	\$1,279.04	\$941.72	\$976.54	\$961.59	\$878.37	\$711.76	\$613.30	\$514.68	\$836.87	\$696.05	\$574.84	\$764.14	\$684.64	\$4,071.41	\$5,036.68	
	55-59	\$1,914.33	\$1,627.81	\$1,404.25	\$1,033.91	\$1,072.14	\$1,055.73	\$964.35	\$781.44	\$673.34	\$565.06	\$918.79	\$764.20	\$631.11	\$838.94	\$751.67	\$4,427.50	\$5,477.18	
	60-64	\$2,534.47	\$2,155.15	\$1,859.17	\$1,368.85	\$1,419.47	\$1,397.73	\$1,276.76	\$1,034.58	\$891.47	\$748.12	\$1,216.43	\$1,011.76	\$835.56	\$1,110.73	\$995.17	\$5,499.26	\$6,803.05	
	65+ MP	\$1,909.56	\$1,623.77	\$1,400.76	\$1,031.34	\$1,069.47	\$1,053.10	\$961.96	\$779.49	\$671.66	\$563.66	\$916.51	\$762.29	\$629.54	\$836.86	\$749.80	\$4,587.00	\$5,674.50	
	65+ MS	\$2,876.74	\$2,446.20	\$2,110.24	\$1,553.70	\$1,611.16	\$1,586.49	\$1,449.18	\$1,174.30	\$1,011.86	\$849.16	\$1,380.70	\$1,148.40	\$948.40	\$1,260.72	\$1,129.56	\$7,600.67	\$9,402.67	
Family	Under 30	\$1,961.59	\$1,668.01	\$1,438.93	\$1,059.44	\$1,098.62	\$1,081.80	\$988.17	\$800.73	\$689.96	\$579.02	\$941.48	\$783.06	\$646.69	\$859.66	\$770.23	\$5,194.70	\$6,426.27	
	30-39	\$2,252.19	\$1,915.11	\$1,652.09	\$1,216.39	\$1,261.37	\$1,242.06	\$1,134.55	\$919.35	\$792.18	\$664.80	\$1,080.95	\$899.07	\$742.50	\$987.02	\$884.33	\$5,658.88	\$7,000.50	
	40-49	\$2,361.17	\$2,007.79	\$1,732.04	\$1,275.25	\$1,322.41	\$1,302.16	\$1,189.46	\$963.84	\$830.51	\$696.97	\$1,133.26	\$942.57	\$778.43	\$1,034.77	\$927.13	\$6,046.32	\$7,479.80	
	50-54	\$3,015.04	\$2,563.79	\$2,211.68	\$1,628.39	\$1,688.61	\$1,662.76	\$1,518.85	\$1,230.75	\$1,060.50	\$889.97	\$1,447.09	\$1,203.60	\$994.00	\$1,321.33	\$1,183.86	\$6,636.46	\$8,209.87	
	55-59	\$3,294.34	\$2,801.28	\$2,416.56	\$1,779.24	\$1,845.04	\$1,816.79	\$1,659.54	\$1,344.76	\$1,158.74	\$972.41	\$1,581.13	\$1,315.10	\$1,086.07	\$1,443.73	\$1,293.54	\$7,346.34	\$9,088.03	
	60-64	\$4,447.34	\$3,781.73	\$3,262.36	\$2,401.97	\$2,490.80	\$2,452.66	\$2,240.39	\$1,815.43	\$1,564.30	\$1,312.76	\$2,134.52	\$1,775.37	\$1,466.20	\$1,949.04	\$1,746.27	\$9,032.52	\$11,173.98	
	65+ MP	\$3,374.38	\$2,869.36	\$2,475.28	\$1,822.48	\$1,889.87	\$1,860.93	\$1,699.87	\$1,377.44	\$1,186.89	\$996.04	\$1,619.56	\$1,347.05	\$1,112.46	\$1,478.82	\$1,324.97	\$7,540.78	\$9,328.57	
	65+ MS	\$5,753.46	\$4,892.37	\$4,220.46	\$3,107.39	\$3,222.31	\$3,172.97	\$2,898.35	\$2,348.59	\$2,023.71	\$1,698.30	\$2,761.40	\$2,296.78	\$1,896.78	\$2,521.43	\$2,259.12	\$11,477.58	\$14,198.73	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Max Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500/\$5000	
Employee	Under 30	\$529.29	\$450.08	\$388.26	\$285.87	\$287.55	\$291.89	\$266.64	\$209.36	\$186.17	\$156.24	\$254.04	\$211.29	\$174.49	\$231.96	\$207.83	\$1,087.62	\$1,345.48	
	30-39	\$691.33	\$587.87	\$507.12	\$373.39	\$375.58	\$381.25	\$348.27	\$273.45	\$243.16	\$204.07	\$331.81	\$275.97	\$227.91	\$302.97	\$271.46	\$1,310.48	\$1,621.18	
	40-49	\$839.74	\$714.07	\$615.99	\$453.55	\$456.21	\$463.10	\$423.04	\$332.16	\$295.37	\$247.88	\$403.05	\$335.22	\$276.84	\$368.02	\$329.73	\$1,480.84	\$1,831.93	
	50-54	\$1,106.13	\$940.60	\$811.40	\$597.42	\$600.93	\$610.00	\$557.24	\$437.53	\$389.07	\$326.52	\$530.90	\$441.56	\$364.66	\$484.76	\$434.33	\$2,057.43	\$2,545.22	
	55-59	\$1,493.21	\$1,269.74	\$1,095.34	\$806.48	\$811.22	\$823.46	\$752.23	\$590.64	\$525.21	\$440.78	\$716.68	\$596.08	\$492.26	\$654.39	\$586.32	\$2,529.14	\$3,128.76	
	60-64	\$1,958.98	\$1,665.81	\$1,437.01	\$1,058.05	\$1,064.26	\$1,080.33	\$986.87	\$774.87	\$689.04	\$578.27	\$940.24	\$782.01	\$645.81	\$858.52	\$769.21	\$3,223.58	\$3,987.84	
	65+ MP	\$1,393.75	\$1,185.17	\$1,022.38	\$752.76	\$757.19	\$768.62	\$702.13	\$551.30	\$490.23	\$411.42	\$668.95	\$556.38	\$459.47	\$610.81	\$547.27	\$2,369.05	\$2,930.72	
	65+ MS	\$2,314.02	\$1,967.72	\$1,697.44	\$1,249.80	\$1,257.15	\$1,276.12	\$1,165.73	\$915.31	\$813.92	\$683.07	\$1,110.64	\$923.74	\$762.86	\$1,014.11	\$908.62	\$4,783.07	\$5,917.07	
Employee and Spouse	Under 30	\$1,486.33	\$1,263.90	\$1,090.30	\$802.77	\$807.49	\$819.67	\$748.77	\$587.92	\$522.79	\$438.75	\$713.38	\$593.34	\$490.00	\$651.38	\$583.62	\$2,658.33	\$3,288.58	
	30-39	\$1,728.29	\$1,469.65	\$1,267.78	\$933.46	\$938.94	\$953.11	\$870.66	\$683.62	\$607.90	\$510.17	\$829.52	\$689.92	\$569.76	\$757.42	\$678.63	\$2,968.66	\$3,672.49	
	40-49	\$1,728.29	\$1,469.64	\$1,267.78	\$933.46	\$938.94	\$953.11	\$870.66	\$683.62	\$607.90	\$510.17	\$829.52	\$689.92	\$569.77	\$757.42	\$678.63	\$3,319.47	\$4,106.48	
	50-54	\$2,523.29	\$2,145.68	\$1,850.96	\$1,362.83	\$1,370.84	\$1,391.53	\$1,271.16	\$998.09	\$887.54	\$744.85	\$1,211.09	\$1,007.28	\$831.85	\$1,105.83	\$990.79	\$4,115.67	\$5,091.45	
	55-59	\$3,110.90	\$2,645.34	\$2,281.99	\$1,680.20	\$1,690.07	\$1,715.57	\$1,567.17	\$1,230.51	\$1,094.21	\$918.30	\$1,493.11	\$1,241.85	\$1,025.56	\$1,363.34	\$1,221.52	\$4,871.27	\$6,026.18	
	60-64	\$3,849.99	\$3,273.82	\$2,824.16	\$2,079.38	\$2,091.60	\$2,123.17	\$1,939.50	\$1,522.86	\$1,354.17	\$1,136.47	\$1,847.85	\$1,536.89	\$1,269.21	\$1,687.25	\$1,511.73	\$6,058.73	\$7,495.16	
	65+ MP	\$2,787.52	\$2,370.36	\$2,044.78	\$1,505.54	\$1,514.39	\$1,537.25	\$1,404.27	\$1,102.61	\$980.47	\$822.85	\$1,337.91	\$1,112.77	\$918.95	\$1,221.63	\$1,094.55	\$4,737.97	\$5,861.28	
	65+ MS	\$5,423.22	\$4,611.62	\$3,978.19	\$2,929.08	\$2,946.30	\$2,990.77	\$2,732.05	\$2,145.15	\$1,907.54	\$1,600.87	\$2,602.94	\$2,164.92	\$1,787.86	\$2,376.71	\$2,129.47	\$7,893.97	\$9,765.53	
Employee and Dependents	Under 30	\$1,313.51	\$1,116.94	\$963.52	\$709.43	\$713.60	\$724.37	\$661.71	\$519.56	\$462.01	\$387.73	\$630.44	\$524.35	\$433.02	\$575.64	\$515.76	\$2,597.60	\$3,213.46	
	30-39	\$1,451.75	\$1,234.49	\$1,064.92	\$784.09	\$788.70	\$800.60	\$731.35	\$574.23	\$510.63	\$428.54	\$696.78	\$579.53	\$478.60	\$636.22	\$570.04	\$2,882.60	\$3,566.03	
	40-49	\$1,417.18	\$1,205.10	\$1,039.57	\$765.43	\$769.92	\$781.55	\$713.94	\$560.57	\$498.48	\$418.33	\$680.20	\$565.73	\$467.20	\$621.08	\$556.47	\$3,013.03	\$3,727.39	
	50-54	\$1,659.14	\$1,410.85	\$1,217.06	\$896.10	\$901.37	\$914.97	\$835.83	\$656.27	\$583.58	\$489.76	\$796.33	\$662.32	\$546.97	\$727.12	\$651.48	\$3,266.97	\$4,041.52	
	55-59	\$1,821.58	\$1,548.97	\$1,336.22	\$983.83	\$989.62	\$1,004.55	\$917.65	\$720.53	\$640.71	\$537.71	\$874.29	\$727.16	\$600.51	\$798.30	\$715.26	\$3,552.70	\$4,394.99	
	60-64	\$2,411.68	\$2,050.76	\$1,769.09	\$1,302.55	\$1,310.20	\$1,329.98	\$1,214.93	\$953.93	\$848.27	\$711.90	\$1,157.52	\$962.73	\$795.05	\$1,056.91	\$946.97	\$4,412.70	\$5,458.89	
	65+ MP	\$1,817.05	\$1,545.12	\$1,332.89	\$981.38	\$987.16	\$1,002.06	\$915.37	\$718.73	\$639.12	\$536.37	\$872.12	\$725.36	\$599.02	\$796.32	\$713.48	\$3,680.69	\$4,553.33	
	65+ MS	\$2,737.37	\$2,327.71	\$2,007.99	\$1,478.45	\$1,487.14	\$1,509.59	\$1,379.00	\$1,082.77	\$962.83	\$808.04	\$1,313.83	\$1,092.74	\$902.42	\$1,199.64	\$1,074.85	\$6,098.90	\$7,544.87	
Family	Under 30	\$1,866.55	\$1,587.22	\$1,369.21	\$1,008.13	\$1,014.05	\$1,029.36	\$940.31	\$738.31	\$656.53	\$550.98	\$895.88	\$745.12	\$615.34	\$818.01	\$732.92	\$4,168.31	\$5,156.56	
	30-39	\$2,143.08	\$1,822.36	\$1,572.05	\$1,157.48	\$1,164.28	\$1,181.85	\$1,079.61	\$847.69	\$753.79	\$632.61	\$1,028.60	\$855.50	\$706.50	\$939.19	\$841.50	\$4,540.77	\$5,617.33	
	40-49	\$2,246.77	\$1,910.53	\$1,648.12	\$1,213.49	\$1,220.61	\$1,239.04	\$1,131.86	\$888.71	\$790.27	\$663.22	\$1,078.37	\$896.90	\$740.69	\$984.65	\$882.21	\$4,851.67	\$6,001.93	
	50-54	\$2,868.95	\$2,439.61	\$2,104.52	\$1,549.52	\$1,558.63	\$1,582.15	\$1,445.30	\$1,134.81	\$1,009.12	\$846.88	\$1,376.99	\$1,145.27	\$945.81	\$1,257.31	\$1,126.52	\$5,325.21	\$6,587.75	
	55-59	\$3,134.73	\$2,665.60	\$2,299.47	\$1,693.07	\$1,703.02	\$1,728.72	\$1,579.18	\$1,239.94	\$1,102.59	\$925.34	\$1,504.55	\$1,251.37	\$1,033.42	\$1,373.78	\$1,230.88	\$5,894.83	\$7,292.41	
	60-64	\$4,231.87	\$3,598.56	\$3,104.29	\$2,285.64	\$2,299.07	\$2,333.77	\$2,131.88	\$1,673.91	\$1,488.50	\$1,249.20	\$2,031.15	\$1,689.34	\$1,395.11	\$1,854.61	\$1,661.68	\$7,247.85	\$8,966.21	
	65+ MP	\$3,210.90	\$2,730.38	\$2,355.35	\$1,734.20	\$1,744.40	\$1,770.73	\$1,617.55	\$1,270.07	\$1,129.39	\$947.82	\$1,541.12	\$1,281.78	\$1,058.53	\$1,407.17	\$1,260.79	\$6,050.85	\$7,485.43	
	65+ MS	\$5,474.71	\$4,655.40	\$4,015.96	\$2,956.89	\$2,974.27	\$3,019.16	\$2,757.99	\$2,165.52	\$1,925.65	\$1,616.07	\$2,627.66	\$2,185.47	\$1,804.84	\$2,399.27	\$2,149.69	\$9,209.81	\$11,393.33	

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 4 - Los Angeles (zip 900, 902, 904, 916)

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
		Deductible \$250/\$250 90/70%	Deductible \$250/\$250 80/60%	Deductible \$500/\$500 80/60%	Deductible \$1000 70/50%	Deductible \$750 80/50%	Deductible \$1000/\$1000 80/50%	Deductible \$2000/\$2000 80/50%	Deductible \$2500 75/50%	Deductible \$3500 65/50%	Deductible \$10,000 100/50%	Deductible \$3000/\$3000 90/50%	Deductible \$2000 80/50%	Deductible \$3500 80/50%	Deductible \$3000 80/50%	Deductible \$5000 80/50%	Deductible \$500/\$500 90/70%	Deductible \$500 80%	
	Coinurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500/\$5000	
	Pharmacy	\$15/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$699.48	\$594.80	\$513.10	\$377.79	\$391.76	\$385.75	\$352.37	\$285.53	\$246.03	\$206.47	\$335.72	\$279.24	\$230.60	\$306.54	\$274.66	\$1,313.80	\$1,625.28	
	30-39	\$913.62	\$776.89	\$670.18	\$493.45	\$511.69	\$503.84	\$460.24	\$372.94	\$321.35	\$269.68	\$438.50	\$364.73	\$301.20	\$400.38	\$358.74	\$1,583.01	\$1,958.32	
	40-49	\$1,109.76	\$943.68	\$814.06	\$599.38	\$621.55	\$612.01	\$559.05	\$453.01	\$390.34	\$327.57	\$532.64	\$443.03	\$365.86	\$486.34	\$435.76	\$1,788.80	\$2,212.89	
	50-54	\$1,461.80	\$1,243.04	\$1,072.30	\$789.52	\$818.72	\$806.16	\$736.40	\$596.71	\$514.16	\$431.49	\$701.60	\$583.57	\$481.92	\$640.62	\$574.00	\$2,485.29	\$3,074.51	
	55-59	\$1,973.34	\$1,678.02	\$1,447.53	\$1,065.80	\$1,105.21	\$1,088.26	\$994.09	\$805.52	\$694.09	\$582.48	\$947.12	\$787.78	\$650.56	\$864.79	\$774.86	\$3,055.09	\$3,779.40	
	60-64	\$2,588.87	\$2,201.44	\$1,899.06	\$1,398.25	\$1,449.96	\$1,427.72	\$1,304.17	\$1,056.79	\$910.59	\$764.17	\$1,242.55	\$1,033.51	\$853.48	\$1,134.55	\$1,016.56	\$3,893.95	\$4,817.14	
	65+ MP	\$1,841.90	\$1,566.25	\$1,351.12	\$994.81	\$1,031.60	\$1,015.77	\$927.88	\$751.87	\$647.86	\$543.69	\$884.03	\$735.31	\$607.23	\$807.19	\$723.25	\$2,861.71	\$3,540.18	
	65+ MS	\$3,058.07	\$2,600.42	\$2,243.23	\$1,651.67	\$1,712.75	\$1,686.47	\$1,540.54	\$1,248.32	\$1,075.62	\$902.67	\$1,467.74	\$1,220.82	\$1,008.17	\$1,340.17	\$1,200.79	\$5,777.75	\$7,147.56	
Employee and Spouse	Under 30	\$1,964.25	\$1,670.29	\$1,440.87	\$1,060.89	\$1,100.12	\$1,083.25	\$989.51	\$801.81	\$690.89	\$579.80	\$942.75	\$784.15	\$647.56	\$860.81	\$771.29	\$3,211.15	\$3,972.46	
	30-39	\$2,284.01	\$1,942.20	\$1,675.43	\$1,233.60	\$1,279.21	\$1,259.59	\$1,150.59	\$932.34	\$803.36	\$674.19	\$1,096.23	\$911.81	\$752.98	\$1,000.94	\$896.84	\$3,586.02	\$4,436.21	
	40-49	\$2,284.01	\$1,942.20	\$1,675.43	\$1,233.60	\$1,279.22	\$1,259.59	\$1,150.59	\$932.34	\$803.36	\$674.18	\$1,096.23	\$911.81	\$752.98	\$1,000.95	\$896.85	\$4,009.79	\$4,960.44	
	50-54	\$3,334.64	\$2,835.60	\$2,446.11	\$1,801.04	\$1,867.65	\$1,839.00	\$1,679.86	\$1,361.21	\$1,172.90	\$984.31	\$1,600.48	\$1,331.23	\$1,099.35	\$1,461.37	\$1,309.40	\$4,971.56	\$6,150.24	
	55-59	\$4,111.19	\$3,495.93	\$3,015.74	\$2,220.45	\$2,302.56	\$2,267.24	\$2,071.05	\$1,678.20	\$1,446.04	\$1,213.52	\$1,973.19	\$1,641.23	\$1,355.35	\$1,801.68	\$1,614.31	\$5,884.29	\$7,279.35	
	60-64	\$5,087.92	\$4,326.49	\$3,732.22	\$2,747.99	\$2,849.61	\$2,805.90	\$2,563.09	\$2,076.91	\$1,789.59	\$1,501.83	\$2,441.98	\$2,031.16	\$1,677.35	\$2,229.73	\$1,997.84	\$7,318.69	\$9,053.83	
	65+ MP	\$3,683.83	\$3,132.53	\$2,702.26	\$1,989.64	\$2,063.22	\$2,031.56	\$1,855.77	\$1,503.75	\$1,295.73	\$1,087.39	\$1,768.08	\$1,470.63	\$1,214.47	\$1,614.40	\$1,446.51	\$5,723.27	\$7,080.16	
	65+ MS	\$7,167.02	\$6,094.45	\$5,257.33	\$3,870.92	\$4,014.06	\$3,952.48	\$3,610.46	\$2,925.61	\$2,520.87	\$2,115.53	\$3,439.86	\$2,861.16	\$2,362.78	\$3,140.87	\$2,814.22	\$9,535.59	\$11,796.32	
Employee and Dependents	Under 30	\$1,735.86	\$1,476.08	\$1,273.33	\$937.54	\$972.21	\$957.30	\$874.46	\$708.58	\$610.56	\$512.39	\$833.14	\$692.98	\$572.27	\$760.72	\$681.61	\$3,137.80	\$3,881.72	
	30-39	\$1,918.55	\$1,631.42	\$1,407.34	\$1,036.21	\$1,074.52	\$1,058.04	\$966.48	\$783.15	\$674.82	\$566.31	\$920.82	\$765.91	\$632.50	\$840.78	\$753.34	\$3,482.07	\$4,307.61	
	40-49	\$1,872.88	\$1,592.59	\$1,373.84	\$1,011.54	\$1,048.95	\$1,032.85	\$943.48	\$764.52	\$658.75	\$552.82	\$898.90	\$747.67	\$617.44	\$820.77	\$735.41	\$3,639.63	\$4,502.52	
	50-54	\$2,192.63	\$1,864.50	\$1,608.40	\$1,184.24	\$1,228.04	\$1,209.20	\$1,104.56	\$895.04	\$771.22	\$647.21	\$1,052.37	\$875.33	\$722.86	\$960.90	\$860.97	\$3,946.36	\$4,881.98	
	55-59	\$2,407.30	\$2,047.03	\$1,765.86	\$1,300.18	\$1,348.26	\$1,327.58	\$1,212.70	\$982.66	\$846.73	\$710.57	\$1,155.40	\$961.02	\$793.62	\$1,054.97	\$945.26	\$4,291.51	\$5,308.95	
	60-64	\$3,187.13	\$2,710.17	\$2,337.91	\$1,721.37	\$1,785.03	\$1,757.65	\$1,605.55	\$1,301.00	\$1,121.02	\$940.76	\$1,529.69	\$1,272.34	\$1,050.71	\$1,396.73	\$1,251.48	\$5,330.36	\$6,594.10	
	65+ MP	\$2,401.31	\$2,041.94	\$1,761.47	\$1,296.95	\$1,344.91	\$1,324.27	\$1,209.69	\$980.22	\$844.62	\$708.81	\$1,152.52	\$958.63	\$791.65	\$1,052.34	\$942.91	\$4,446.12	\$5,500.22	
	65+ MS	\$3,617.54	\$3,076.17	\$2,653.63	\$1,953.84	\$2,026.10	\$1,995.01	\$1,822.38	\$1,476.70	\$1,272.41	\$1,067.81	\$1,736.26	\$1,444.17	\$1,192.61	\$1,585.35	\$1,420.47	\$7,367.22	\$9,113.87	
Family	Under 30	\$2,466.73	\$2,097.57	\$1,809.46	\$1,332.28	\$1,381.55	\$1,360.36	\$1,242.64	\$1,006.93	\$867.63	\$728.12	\$1,183.92	\$984.75	\$813.22	\$1,081.02	\$968.59	\$5,035.15	\$6,228.90	
	30-39	\$2,832.17	\$2,408.32	\$2,077.52	\$1,529.66	\$1,586.22	\$1,561.88	\$1,426.73	\$1,156.10	\$996.17	\$835.99	\$1,359.32	\$1,130.63	\$933.69	\$1,241.16	\$1,112.08	\$5,485.07	\$6,785.50	
	40-49	\$2,969.21	\$2,524.86	\$2,178.05	\$1,603.67	\$1,662.98	\$1,637.46	\$1,495.77	\$1,212.04	\$1,044.37	\$876.44	\$1,425.10	\$1,185.34	\$978.87	\$1,301.23	\$1,165.90	\$5,860.62	\$7,250.07	
	50-54	\$3,791.45	\$3,224.05	\$2,781.20	\$2,047.77	\$2,123.49	\$2,090.92	\$1,909.98	\$1,547.68	\$1,333.57	\$1,119.15	\$1,819.73	\$1,513.59	\$1,249.94	\$1,661.57	\$1,488.77	\$6,432.63	\$7,957.70	
	55-59	\$4,142.68	\$3,522.71	\$3,038.84	\$2,237.46	\$2,320.20	\$2,284.61	\$2,086.92	\$1,691.05	\$1,457.12	\$1,222.82	\$1,988.31	\$1,653.80	\$1,365.73	\$1,815.48	\$1,626.68	\$7,120.71	\$8,808.90	
	60-64	\$5,592.60	\$4,755.65	\$4,102.43	\$3,020.57	\$3,132.27	\$3,084.22	\$2,817.33	\$2,282.92	\$1,967.10	\$1,650.80	\$2,684.21	\$2,232.63	\$1,843.73	\$2,450.90	\$2,196.01	\$8,755.10	\$10,830.79	
	65+ MP	\$4,243.34	\$3,608.31	\$3,112.69	\$2,291.83	\$2,376.58	\$2,340.12	\$2,137.63	\$1,732.15	\$1,492.53	\$1,252.54	\$2,036.62	\$1,693.99	\$1,398.92	\$1,859.60	\$1,666.21	\$7,309.17	\$9,042.06	
	65+ MS	\$7,235.06	\$6,152.30	\$5,307.24	\$3,907.67	\$4,052.17	\$3,990.00	\$3,644.74	\$2,953.38	\$2,544.80	\$2,135.62	\$3,472.51	\$2,888.32	\$2,385.21	\$3,170.69	\$2,840.94	\$11,125.06	\$13,762.63	

* Indemnity Only

PPO and Indemnity Only (no MC)

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309, 92319*, 92323*, 92364*)

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
		\$250/\$250 90/70%	\$250/\$250 80/60%	\$500/\$500 80/60%	\$1000 70/50%	\$750 80/50%	\$1000/\$1000 80/50%	\$2000/\$2000 80/50%	\$2500 75/50%	\$3500 65/50%	\$10,000 100/50%	\$3000/\$3000 90/50%	\$2000 80/50%	\$3500 80/50%	\$3000 80/50%	\$5000 80/50%	\$500/\$500 90/70%	\$500
		Coinsurance 90/70%	Coinsurance 80/60%	Coinsurance 80/60%	Coinsurance 70/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 80/50%	Coinsurance 75/50%	Coinsurance 65/50%	Coinsurance 100/50%	Coinsurance \$3000/\$3000	Coinsurance \$2000	Coinsurance \$3500	Coinsurance \$3000	Coinsurance \$5000	Coinsurance \$500/\$500	\$500
		Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy	Max Pharmacy
Employee	Under 30	\$481.43	\$409.39	\$353.16	\$260.02	\$269.64	\$265.50	\$242.53	\$203.97	\$165.77	\$142.11	\$231.07	\$192.19	\$158.72	\$210.99	\$189.04	\$701.66	\$868.02
	30-39	\$628.82	\$534.72	\$461.28	\$339.62	\$352.19	\$346.78	\$316.78	\$266.41	\$216.52	\$185.62	\$301.81	\$251.03	\$207.31	\$275.58	\$246.91	\$845.44	\$1,045.89
	40-49	\$763.81	\$649.52	\$560.31	\$412.53	\$427.80	\$421.23	\$384.79	\$323.61	\$263.00	\$225.46	\$366.60	\$304.92	\$251.82	\$334.75	\$299.92	\$955.34	\$1,181.85
	50-54	\$1,006.11	\$855.56	\$738.05	\$543.40	\$563.51	\$554.85	\$506.85	\$426.27	\$346.43	\$296.99	\$482.90	\$401.65	\$331.70	\$440.94	\$395.06	\$1,327.32	\$1,642.02
	55-59	\$1,358.18	\$1,154.95	\$996.32	\$733.55	\$760.69	\$749.01	\$684.21	\$575.43	\$467.66	\$400.91	\$651.88	\$542.20	\$447.77	\$595.23	\$533.31	\$1,631.63	\$2,018.48
	60-64	\$1,781.84	\$1,515.21	\$1,307.10	\$962.37	\$997.98	\$982.65	\$897.64	\$754.92	\$613.54	\$525.97	\$855.22	\$711.32	\$587.45	\$780.90	\$699.66	\$2,079.64	\$2,572.71
	65+ MP	\$1,267.72	\$1,078.02	\$929.96	\$684.70	\$710.03	\$699.13	\$638.64	\$537.10	\$436.51	\$374.21	\$608.46	\$506.08	\$417.95	\$555.59	\$497.79	\$1,528.35	\$1,890.72
	65+ MS	\$2,104.78	\$1,789.82	\$1,543.99	\$1,136.79	\$1,178.85	\$1,160.75	\$1,060.32	\$891.74	\$724.73	\$621.29	\$1,010.22	\$840.24	\$693.91	\$922.43	\$826.47	\$3,085.72	\$3,817.33
Employee and Spouse	Under 30	\$1,351.93	\$1,149.63	\$991.73	\$730.18	\$757.19	\$745.57	\$681.06	\$572.78	\$465.51	\$399.07	\$648.88	\$539.70	\$445.71	\$592.49	\$530.85	\$1,714.98	\$2,121.59
	30-39	\$1,572.02	\$1,336.78	\$1,153.18	\$849.04	\$880.46	\$866.94	\$791.94	\$666.02	\$541.29	\$464.04	\$754.51	\$627.56	\$518.27	\$688.94	\$617.27	\$1,915.18	\$2,369.27
	40-49	\$1,572.01	\$1,336.79	\$1,153.18	\$849.04	\$880.46	\$866.94	\$791.94	\$666.03	\$541.29	\$464.03	\$754.51	\$627.56	\$518.27	\$688.95	\$617.27	\$2,141.50	\$2,649.25
	50-54	\$2,295.13	\$1,951.69	\$1,683.63	\$1,239.60	\$1,285.46	\$1,265.72	\$1,156.22	\$972.39	\$790.28	\$677.49	\$1,101.58	\$916.23	\$756.67	\$1,005.86	\$901.21	\$2,655.16	\$3,284.69
	55-59	\$2,829.59	\$2,406.18	\$2,075.70	\$1,528.26	\$1,584.80	\$1,560.47	\$1,425.46	\$1,198.83	\$974.31	\$835.25	\$1,358.11	\$1,129.60	\$932.87	\$1,240.09	\$1,111.08	\$3,142.62	\$3,887.71
	60-64	\$3,501.86	\$2,977.85	\$2,568.84	\$1,891.35	\$1,961.33	\$1,931.21	\$1,764.13	\$1,483.65	\$1,205.79	\$1,033.69	\$1,680.77	\$1,397.96	\$1,154.51	\$1,534.71	\$1,375.05	\$3,908.69	\$4,835.42
	65+ MP	\$2,535.47	\$2,156.06	\$1,859.93	\$1,369.41	\$1,420.07	\$1,398.27	\$1,277.29	\$1,074.21	\$873.03	\$748.43	\$1,216.93	\$1,012.17	\$835.91	\$1,111.19	\$995.59	\$3,056.62	\$3,781.33
	65+ MS	\$4,932.84	\$4,194.69	\$3,618.55	\$2,664.22	\$2,762.79	\$2,720.37	\$2,485.01	\$2,089.92	\$1,698.51	\$1,456.08	\$2,367.59	\$1,969.22	\$1,626.28	\$2,161.85	\$1,936.95	\$5,092.67	\$6,300.11
Employee and Dependents	Under 30	\$1,194.74	\$1,015.96	\$876.42	\$645.28	\$669.15	\$658.88	\$601.87	\$506.18	\$411.38	\$352.67	\$573.43	\$476.95	\$393.89	\$523.60	\$469.13	\$1,675.80	\$2,073.13
	30-39	\$1,320.48	\$1,122.88	\$968.66	\$713.18	\$739.58	\$728.22	\$665.22	\$559.45	\$454.68	\$389.79	\$633.78	\$527.14	\$435.34	\$578.70	\$518.50	\$1,859.67	\$2,300.58
	40-49	\$1,289.04	\$1,096.15	\$945.60	\$696.21	\$721.97	\$710.88	\$649.38	\$546.14	\$443.85	\$380.50	\$618.69	\$514.59	\$424.98	\$564.94	\$506.16	\$1,943.81	\$2,404.68
	50-54	\$1,509.12	\$1,283.30	\$1,107.04	\$815.08	\$845.24	\$832.25	\$760.25	\$639.38	\$519.63	\$445.47	\$724.33	\$602.45	\$497.53	\$661.39	\$592.57	\$2,107.63	\$2,607.34
	55-59	\$1,656.86	\$1,408.94	\$1,215.42	\$894.87	\$927.97	\$913.73	\$834.68	\$701.97	\$570.50	\$489.07	\$795.24	\$661.43	\$546.24	\$726.13	\$650.59	\$2,291.96	\$2,835.37
	60-64	\$2,193.60	\$1,865.36	\$1,609.16	\$1,184.76	\$1,228.60	\$1,209.73	\$1,105.07	\$929.37	\$755.32	\$647.52	\$1,052.85	\$875.70	\$723.20	\$961.36	\$861.34	\$2,846.78	\$3,521.74
	65+ MP	\$1,652.74	\$1,405.43	\$1,212.40	\$892.65	\$925.67	\$911.46	\$832.60	\$700.22	\$569.08	\$487.86	\$793.26	\$659.78	\$544.89	\$724.33	\$648.97	\$2,374.53	\$2,937.53
	65+ MS	\$2,489.85	\$2,117.27	\$1,826.46	\$1,344.77	\$1,394.52	\$1,373.11	\$1,254.31	\$1,054.88	\$857.32	\$734.96	\$1,195.04	\$993.96	\$820.86	\$1,091.19	\$977.67	\$3,934.61	\$4,867.49
Family	Under 30	\$1,697.77	\$1,443.72	\$1,245.43	\$916.97	\$950.89	\$936.29	\$855.29	\$719.30	\$584.59	\$501.15	\$814.87	\$677.76	\$559.73	\$744.06	\$666.65	\$2,689.12	\$3,326.69
	30-39	\$1,949.29	\$1,657.60	\$1,429.93	\$1,052.81	\$1,091.76	\$1,075.00	\$982.00	\$825.86	\$671.20	\$575.40	\$935.59	\$778.17	\$642.65	\$854.29	\$765.41	\$2,929.41	\$3,623.96
	40-49	\$2,043.61	\$1,737.82	\$1,499.13	\$1,103.75	\$1,144.59	\$1,127.02	\$1,029.52	\$865.83	\$703.67	\$603.24	\$980.86	\$815.83	\$673.75	\$895.63	\$802.45	\$3,129.97	\$3,872.08
	50-54	\$2,609.53	\$2,219.05	\$1,914.27	\$1,409.41	\$1,461.56	\$1,439.11	\$1,314.61	\$1,105.60	\$898.53	\$770.29	\$1,252.49	\$1,041.75	\$860.32	\$1,143.65	\$1,024.67	\$3,435.47	\$4,250.01
	55-59	\$2,851.27	\$2,424.61	\$2,091.60	\$1,539.97	\$1,596.94	\$1,572.42	\$1,436.38	\$1,208.01	\$981.77	\$841.64	\$1,368.51	\$1,138.25	\$940.02	\$1,249.59	\$1,119.59	\$3,802.95	\$4,704.61
	60-64	\$3,849.21	\$3,273.23	\$2,823.65	\$2,078.96	\$2,155.88	\$2,122.77	\$1,939.12	\$1,630.81	\$1,325.40	\$1,136.22	\$1,847.49	\$1,536.63	\$1,269.03	\$1,686.94	\$1,511.44	\$4,675.83	\$5,784.45
	65+ MP	\$2,920.56	\$2,483.53	\$2,142.42	\$1,577.40	\$1,635.75	\$1,610.64	\$1,471.29	\$1,237.37	\$1,005.63	\$862.10	\$1,401.77	\$1,165.90	\$962.86	\$1,279.96	\$1,146.80	\$3,903.60	\$4,829.13
	65+ MS	\$4,979.67	\$4,234.52	\$3,652.91	\$2,689.52	\$2,789.02	\$2,746.20	\$2,508.60	\$2,109.76	\$1,714.64	\$1,469.91	\$2,390.07	\$1,987.91	\$1,641.72	\$2,182.37	\$1,955.33	\$5,941.56	\$7,350.27

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 6 - Fresno (zip 93628), Kings, Madera, Merced, Tulare

Family Size	Age																		
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity	
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500	
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%	
	Pharmacy	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$10/\$25/\$50
		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$30/\$55/\$50	
Employee	Under 30	\$444.26	\$377.77	\$325.88	\$239.94	\$248.82	\$245.00	\$223.80	\$175.91	\$151.33	\$131.14	\$213.23	\$177.35	\$146.46	\$194.69	\$174.44	\$770.94	\$953.72	
	30-39	\$580.27	\$493.42	\$425.65	\$313.40	\$324.99	\$320.00	\$292.31	\$229.76	\$197.66	\$171.29	\$278.51	\$231.64	\$191.30	\$254.29	\$227.84	\$928.91	\$1,149.15	
	40-49	\$704.84	\$599.35	\$517.02	\$380.68	\$394.76	\$388.70	\$355.07	\$279.09	\$240.09	\$208.06	\$338.30	\$281.37	\$232.37	\$308.89	\$276.76	\$1,049.67	\$1,298.53	
	50-54	\$928.43	\$789.48	\$681.04	\$501.44	\$520.00	\$512.01	\$467.71	\$367.62	\$316.26	\$274.06	\$445.62	\$370.63	\$306.08	\$406.87	\$364.55	\$1,458.37	\$1,804.14	
	55-59	\$1,253.32	\$1,065.74	\$919.36	\$676.91	\$701.96	\$691.18	\$631.37	\$496.27	\$426.92	\$369.97	\$601.55	\$500.33	\$413.19	\$549.25	\$492.12	\$1,792.73	\$2,217.77	
	60-64	\$1,644.27	\$1,398.18	\$1,206.13	\$888.05	\$920.92	\$906.78	\$828.32	\$651.07	\$560.09	\$485.37	\$789.19	\$656.40	\$542.07	\$720.58	\$645.63	\$2,284.97	\$2,826.71	
	65+ MP	\$1,169.84	\$994.76	\$858.12	\$631.82	\$655.20	\$645.14	\$589.32	\$463.21	\$398.49	\$345.32	\$561.49	\$467.01	\$385.66	\$512.67	\$459.34	\$1,679.26	\$2,077.39	
	65+ MS	\$1,942.27	\$1,651.58	\$1,424.72	\$1,049.00	\$1,087.82	\$1,071.12	\$978.44	\$769.07	\$661.60	\$573.33	\$932.23	\$775.36	\$640.31	\$851.17	\$762.64	\$3,390.39	\$4,194.21	
Employee and Spouse	Under 30	\$1,247.55	\$1,060.84	\$915.12	\$673.79	\$698.73	\$688.00	\$628.47	\$493.98	\$424.96	\$368.26	\$598.78	\$498.03	\$411.28	\$546.72	\$489.86	\$1,884.31	\$2,331.05	
	30-39	\$1,450.65	\$1,233.53	\$1,064.10	\$783.48	\$812.47	\$799.99	\$730.77	\$574.40	\$494.14	\$428.21	\$696.26	\$579.10	\$478.24	\$635.72	\$569.60	\$2,104.28	\$2,603.18	
	40-49	\$1,450.64	\$1,233.53	\$1,064.09	\$783.48	\$812.47	\$799.99	\$730.78	\$574.40	\$494.14	\$428.21	\$696.26	\$579.10	\$478.24	\$635.73	\$569.60	\$2,352.95	\$2,910.80	
	50-54	\$2,117.93	\$1,800.95	\$1,553.58	\$1,143.87	\$1,186.21	\$1,167.99	\$1,066.93	\$838.61	\$721.44	\$625.18	\$1,016.54	\$845.48	\$698.22	\$928.15	\$831.61	\$2,917.32	\$3,608.99	
	55-59	\$2,611.13	\$2,220.33	\$1,915.36	\$1,410.25	\$1,462.44	\$1,439.98	\$1,315.38	\$1,033.91	\$889.44	\$770.78	\$1,253.25	\$1,042.37	\$860.82	\$1,144.29	\$1,025.27	\$3,452.91	\$4,271.56	
	60-64	\$3,231.49	\$2,747.85	\$2,370.41	\$1,745.29	\$1,809.88	\$1,782.10	\$1,627.90	\$1,279.55	\$1,100.75	\$953.90	\$1,551.00	\$1,290.02	\$1,065.33	\$1,416.15	\$1,268.86	\$4,294.61	\$5,312.81	
	65+ MP	\$2,339.71	\$1,989.54	\$1,716.26	\$1,263.65	\$1,310.42	\$1,290.30	\$1,178.65	\$926.43	\$796.99	\$690.65	\$1,122.99	\$934.02	\$771.33	\$1,025.35	\$918.69	\$3,358.43	\$4,154.67	
	65+ MS	\$4,551.98	\$3,870.71	\$3,339.03	\$2,458.48	\$2,549.46	\$2,510.32	\$2,293.11	\$1,802.42	\$1,550.56	\$1,343.68	\$2,184.80	\$1,817.16	\$1,500.66	\$1,994.83	\$1,787.35	\$5,595.50	\$6,922.12	
Employee and Dependents	Under 30	\$1,102.50	\$937.49	\$808.72	\$595.45	\$617.48	\$608.00	\$555.39	\$436.55	\$375.55	\$325.44	\$529.16	\$440.12	\$363.46	\$483.15	\$432.90	\$1,841.27	\$2,277.81	
	30-39	\$1,218.53	\$1,036.15	\$893.83	\$658.12	\$682.46	\$671.99	\$613.84	\$482.49	\$415.07	\$359.70	\$584.85	\$486.43	\$401.72	\$534.00	\$478.45	\$2,043.28	\$2,527.72	
	40-49	\$1,189.52	\$1,011.49	\$872.55	\$642.45	\$666.22	\$655.99	\$599.23	\$471.00	\$405.19	\$351.13	\$570.93	\$474.85	\$392.15	\$521.29	\$467.07	\$2,135.74	\$2,642.09	
	50-54	\$1,392.60	\$1,184.18	\$1,021.53	\$752.14	\$779.97	\$767.99	\$701.54	\$551.41	\$474.37	\$411.08	\$668.41	\$555.93	\$459.10	\$610.29	\$546.81	\$2,315.73	\$2,864.77	
	55-59	\$1,528.94	\$1,300.11	\$1,121.54	\$825.77	\$856.33	\$843.18	\$770.22	\$605.40	\$520.81	\$451.33	\$733.84	\$610.36	\$504.05	\$670.04	\$600.34	\$2,518.26	\$3,115.32	
	60-64	\$2,024.24	\$1,721.28	\$1,484.85	\$1,093.27	\$1,133.73	\$1,116.33	\$1,019.73	\$801.52	\$689.52	\$597.53	\$971.56	\$808.09	\$667.34	\$887.10	\$794.83	\$3,127.86	\$3,869.44	
	65+ MP	\$1,525.13	\$1,296.88	\$1,118.74	\$823.71	\$854.19	\$841.08	\$768.30	\$603.89	\$519.52	\$450.20	\$732.02	\$608.84	\$502.79	\$668.37	\$598.85	\$2,608.99	\$3,227.55	
	65+ MS	\$2,297.61	\$1,953.74	\$1,685.37	\$1,240.91	\$1,286.84	\$1,267.08	\$1,157.44	\$909.77	\$782.64	\$678.22	\$1,102.78	\$917.21	\$757.45	\$1,006.89	\$902.16	\$4,323.10	\$5,348.05	
Family	Under 30	\$1,566.69	\$1,332.21	\$1,149.22	\$846.15	\$877.47	\$864.00	\$789.24	\$620.35	\$533.67	\$462.47	\$751.96	\$625.43	\$516.49	\$686.58	\$615.17	\$2,954.63	\$3,655.14	
	30-39	\$1,798.79	\$1,529.57	\$1,319.48	\$971.51	\$1,007.46	\$991.99	\$906.15	\$712.25	\$612.73	\$530.98	\$863.36	\$718.08	\$593.01	\$788.29	\$706.30	\$3,218.65	\$3,981.75	
	40-49	\$1,885.83	\$1,603.59	\$1,383.32	\$1,018.52	\$1,056.21	\$1,039.99	\$950.01	\$746.72	\$642.38	\$556.67	\$905.14	\$752.83	\$621.71	\$826.44	\$740.48	\$3,439.02	\$4,254.36	
	50-54	\$2,408.06	\$2,047.66	\$1,766.40	\$1,300.57	\$1,348.71	\$1,327.99	\$1,213.09	\$953.50	\$820.27	\$710.83	\$1,155.79	\$961.30	\$793.87	\$1,055.29	\$945.53	\$3,774.68	\$4,669.62	
	55-59	\$2,631.13	\$2,237.34	\$1,930.03	\$1,421.05	\$1,473.64	\$1,451.01	\$1,325.45	\$1,041.83	\$896.25	\$776.68	\$1,262.85	\$1,050.36	\$867.41	\$1,153.05	\$1,033.12	\$4,178.44	\$5,169.10	
	60-64	\$3,552.03	\$3,020.41	\$2,605.53	\$1,918.41	\$1,989.41	\$1,958.87	\$1,789.37	\$1,406.47	\$1,209.94	\$1,048.52	\$1,704.85	\$1,417.98	\$1,171.00	\$1,556.62	\$1,394.72	\$5,137.50	\$6,355.54	
	65+ MP	\$2,695.07	\$2,291.71	\$1,976.93	\$1,455.58	\$1,509.44	\$1,486.27	\$1,357.67	\$1,067.14	\$918.03	\$795.55	\$1,293.55	\$1,075.88	\$888.48	\$1,181.08	\$1,058.22	\$4,289.04	\$5,305.91	
	65+ MS	\$4,595.20	\$3,907.46	\$3,370.73	\$2,481.82	\$2,573.66	\$2,534.15	\$2,314.88	\$1,819.53	\$1,565.28	\$1,356.44	\$2,205.55	\$1,834.42	\$1,514.90	\$2,013.77	\$1,804.32	\$6,528.20	\$8,075.96	

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 7 - El Dorado (zips 95720¹, 95735²), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance Coinurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30		\$574.31	\$488.36	\$421.28	\$310.18	\$321.66	\$316.72	\$289.32	\$243.32	\$202.01	\$186.48	\$275.65	\$229.27	\$189.34	\$251.69	\$225.51	\$710.39
	30-39		\$750.13	\$637.87	\$550.25	\$405.14	\$420.13	\$413.68	\$377.89	\$317.81	\$263.85	\$243.57	\$360.04	\$299.46	\$247.30	\$328.74	\$294.55	\$855.96
	40-49		\$911.17	\$774.81	\$668.38	\$492.12	\$510.33	\$502.49	\$459.02	\$386.04	\$320.50	\$295.86	\$437.33	\$363.75	\$300.40	\$399.32	\$357.78	\$967.23
	50-54		\$1,200.22	\$1,020.60	\$880.41	\$648.23	\$672.22	\$661.90	\$604.63	\$508.50	\$422.17	\$389.71	\$576.07	\$479.14	\$395.69	\$525.99	\$471.28	\$1,343.83
	55-59		\$1,620.21	\$1,377.74	\$1,188.49	\$875.06	\$907.45	\$893.51	\$816.21	\$686.44	\$569.90	\$526.09	\$777.65	\$646.80	\$534.16	\$710.05	\$636.20	\$1,651.93
	60-64		\$2,125.60	\$1,807.49	\$1,559.22	\$1,148.02	\$1,190.51	\$1,172.23	\$1,070.81	\$900.56	\$747.67	\$690.19	\$1,020.22	\$848.56	\$700.77	\$931.54	\$834.64	\$2,105.51
	65+ MP		\$1,512.30	\$1,285.97	\$1,109.33	\$816.78	\$847.01	\$834.00	\$761.85	\$640.72	\$531.94	\$491.05	\$725.85	\$603.72	\$498.58	\$662.76	\$593.82	\$1,547.37
	65+ MS		\$2,510.84	\$2,135.07	\$1,841.80	\$1,356.08	\$1,406.27	\$1,384.68	\$1,264.89	\$1,063.78	\$883.17	\$815.28	\$1,205.12	\$1,002.35	\$827.78	\$1,100.37	\$985.91	\$3,124.11
Employee and Spouse	Under 30		\$1,612.75	\$1,371.39	\$1,183.02	\$871.03	\$903.27	\$889.40	\$812.46	\$683.28	\$567.28	\$523.67	\$774.07	\$643.83	\$531.70	\$706.79	\$633.27	\$1,736.31
	30-39		\$1,875.30	\$1,594.65	\$1,375.61	\$1,012.83	\$1,050.31	\$1,034.19	\$944.71	\$794.51	\$659.62	\$608.91	\$900.08	\$748.64	\$618.25	\$821.84	\$736.36	\$1,939.01
	40-49		\$1,875.30	\$1,594.65	\$1,375.61	\$1,012.84	\$1,050.32	\$1,034.19	\$944.72	\$794.51	\$659.63	\$608.91	\$900.08	\$748.64	\$618.26	\$821.85	\$736.36	\$2,168.15
	50-54		\$2,737.92	\$2,328.17	\$2,008.38	\$1,478.73	\$1,533.46	\$1,509.91	\$1,379.28	\$1,159.98	\$963.05	\$889.01	\$1,314.12	\$1,093.00	\$902.64	\$1,199.88	\$1,075.08	\$2,688.19
	55-59		\$3,375.50	\$2,870.33	\$2,476.06	\$1,823.07	\$1,890.55	\$1,861.51	\$1,700.47	\$1,430.11	\$1,187.31	\$1,096.04	\$1,620.13	\$1,347.53	\$1,112.85	\$1,479.30	\$1,325.43	\$3,181.72
	60-64		\$4,177.45	\$3,552.26	\$3,064.34	\$2,256.21	\$2,339.71	\$2,303.78	\$2,104.47	\$1,769.87	\$1,469.40	\$1,356.43	\$2,005.04	\$1,667.68	\$1,377.23	\$1,830.76	\$1,640.32	\$3,957.31
	65+ MP		\$3,024.63	\$2,571.96	\$2,218.68	\$1,633.57	\$1,694.03	\$1,668.02	\$1,523.71	\$1,281.45	\$1,063.89	\$982.11	\$1,451.72	\$1,207.45	\$997.17	\$1,325.53	\$1,187.65	\$3,094.65
	65+ MS		\$5,884.50	\$5,003.84	\$4,316.52	\$3,178.17	\$3,295.79	\$3,245.18	\$2,964.44	\$2,493.11	\$2,069.83	\$1,910.72	\$2,824.37	\$2,349.15	\$1,940.02	\$2,578.87	\$2,310.62	\$5,156.03
Employee and Dependents	Under 30		\$1,425.23	\$1,211.94	\$1,045.47	\$769.76	\$798.25	\$785.99	\$717.99	\$603.83	\$501.32	\$462.78	\$684.07	\$568.97	\$469.88	\$624.61	\$559.64	\$1,696.65
	30-39		\$1,575.23	\$1,339.49	\$1,155.49	\$850.77	\$882.25	\$868.70	\$793.55	\$667.38	\$554.07	\$511.48	\$756.06	\$628.85	\$519.32	\$690.34	\$618.53	\$1,882.81
	40-49		\$1,537.73	\$1,307.60	\$1,127.99	\$830.52	\$861.25	\$848.02	\$774.66	\$651.50	\$540.89	\$499.31	\$738.06	\$613.88	\$506.97	\$673.91	\$603.81	\$1,968.00
	50-54		\$1,800.27	\$1,530.85	\$1,320.57	\$972.31	\$1,008.30	\$992.82	\$906.92	\$762.73	\$633.23	\$584.55	\$864.08	\$718.69	\$593.52	\$788.96	\$706.90	\$2,133.85
	55-59		\$1,976.51	\$1,680.72	\$1,449.85	\$1,067.50	\$1,107.01	\$1,090.00	\$995.70	\$837.40	\$695.23	\$641.78	\$948.66	\$789.04	\$651.63	\$866.20	\$776.11	\$2,320.48
	60-64		\$2,616.80	\$2,225.18	\$1,919.54	\$1,413.32	\$1,465.62	\$1,443.12	\$1,318.26	\$1,108.67	\$920.45	\$849.69	\$1,255.98	\$1,044.65	\$862.71	\$1,146.81	\$1,027.52	\$2,882.20
	65+ MP		\$1,971.60	\$1,676.53	\$1,446.25	\$1,064.84	\$1,104.26	\$1,087.29	\$993.23	\$835.31	\$693.50	\$640.19	\$946.30	\$787.08	\$650.00	\$864.05	\$774.17	\$2,404.08
	65+ MS		\$2,970.20	\$2,525.68	\$2,178.76	\$1,604.18	\$1,663.55	\$1,638.01	\$1,496.30	\$1,258.40	\$1,044.75	\$964.43	\$1,425.60	\$1,185.73	\$979.22	\$1,301.68	\$1,166.28	\$3,983.56
Family	Under 30		\$2,025.32	\$1,722.21	\$1,485.65	\$1,093.86	\$1,134.34	\$1,116.92	\$1,020.29	\$858.07	\$712.39	\$657.63	\$972.09	\$808.53	\$667.71	\$887.59	\$795.27	\$2,722.57
	30-39		\$2,325.36	\$1,977.35	\$1,705.74	\$1,255.91	\$1,302.38	\$1,282.38	\$1,171.44	\$985.19	\$817.93	\$755.05	\$1,116.10	\$928.31	\$766.62	\$1,019.08	\$913.08	\$2,965.86
	40-49		\$2,437.88	\$2,073.03	\$1,788.28	\$1,316.68	\$1,365.41	\$1,344.44	\$1,228.13	\$1,032.87	\$857.51	\$791.59	\$1,170.10	\$973.23	\$803.73	\$1,068.40	\$957.26	\$3,168.92
	50-54		\$3,112.99	\$2,647.11	\$2,283.50	\$1,681.30	\$1,743.52	\$1,716.75	\$1,568.22	\$1,318.89	\$1,094.97	\$1,010.79	\$1,494.13	\$1,242.73	\$1,026.30	\$1,364.25	\$1,222.35	\$3,478.21
	55-59		\$3,401.35	\$2,892.32	\$2,495.03	\$1,837.04	\$1,905.03	\$1,875.77	\$1,713.49	\$1,441.06	\$1,196.41	\$1,104.43	\$1,632.54	\$1,357.85	\$1,121.37	\$1,490.63	\$1,335.59	\$3,850.27
	60-64		\$4,591.82	\$3,904.62	\$3,368.29	\$2,480.01	\$2,571.79	\$2,532.30	\$2,313.22	\$1,945.43	\$1,615.15	\$1,490.98	\$2,203.93	\$1,833.10	\$1,513.84	\$2,012.36	\$1,803.03	\$4,734.00
	65+ MP		\$3,484.01	\$2,962.60	\$2,555.66	\$1,881.68	\$1,951.33	\$1,921.36	\$1,755.14	\$1,476.08	\$1,225.48	\$1,131.27	\$1,672.21	\$1,390.85	\$1,148.62	\$1,526.86	\$1,368.04	\$3,952.18
	65+ MS		\$5,940.37	\$5,051.34	\$4,357.50	\$3,208.34	\$3,327.08	\$3,275.99	\$2,992.58	\$2,516.78	\$2,089.48	\$1,928.86	\$2,851.18	\$2,371.45	\$1,958.44	\$2,603.35	\$2,332.56	\$6,015.48

* Indemnity Only

Aetna Life Insurance Company
Standard Employee Risk Rates

Effective July 01, 2011 - September 30, 2011

Geographic Region 8 - Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

Family Size Category	Age Category	MC \$250	MC \$250	MC \$500	MC \$1,000	MC \$750	MC \$1,000	MC \$2,000	MC \$2,500	MC \$3,500	MC \$10,000	MC HSA	MC HSA	MC HSA	MC HRA	MC HRA	PPO \$500	Aetna
		90/70	80/60	80/60	70/50	80/50/50	80/50/50	80/50/50	75/50	65/50	100/50	HDHP \$3,000	HDHP \$2,000	HDHP \$3,500	HDHP \$3,000	HDHP \$5,000	90/70	Indemnity
		Deductible	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
		Coinurance Coinurance Max Pharmacy	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
			\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
			\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30		\$712.28	\$605.69	\$522.49	\$384.70	\$398.93	\$392.82	\$290.76	\$250.54	\$210.25	\$341.87	\$284.35	\$234.83	\$296.55	\$279.69	\$766.60	\$948.35
	30-39		\$930.34	\$791.12	\$682.45	\$502.47	\$521.06	\$513.08	\$468.68	\$379.77	\$327.24	\$274.62	\$446.53	\$371.40	\$306.72	\$387.34	\$365.31	\$923.68
	40-49		\$1,130.07	\$960.96	\$828.96	\$610.34	\$632.92	\$623.23	\$569.30	\$461.30	\$397.49	\$542.39	\$451.13	\$372.57	\$470.49	\$443.74	\$1,043.76	\$1,291.22
	50-54		\$1,488.55	\$1,265.80	\$1,091.92	\$803.96	\$833.70	\$820.93	\$749.90	\$607.64	\$523.59	\$439.39	\$714.46	\$594.25	\$490.76	\$619.74	\$584.51	\$1,450.16
	55-59		\$2,009.45	\$1,708.74	\$1,474.02	\$1,085.30	\$1,125.44	\$1,108.20	\$1,012.31	\$820.28	\$706.81	\$593.15	\$964.47	\$802.19	\$662.49	\$836.61	\$789.05	\$1,782.64
	60-64		\$2,636.25	\$2,241.74	\$1,933.81	\$1,423.83	\$1,476.50	\$1,453.88	\$1,328.08	\$1,076.14	\$927.28	\$778.17	\$1,265.31	\$1,052.42	\$869.14	\$1,097.57	\$1,035.17	\$2,272.11
	65+ MP		\$1,875.61	\$1,594.93	\$1,375.84	\$1,013.01	\$1,050.48	\$1,034.39	\$944.89	\$765.64	\$659.73	\$553.64	\$900.23	\$748.76	\$618.36	\$780.89	\$1,669.80	\$2,065.69
	65+ MS		\$3,114.03	\$2,648.03	\$2,284.29	\$1,681.88	\$1,744.09	\$1,717.38	\$1,568.78	\$1,271.18	\$1,095.34	\$919.20	\$1,494.63	\$1,243.16	\$1,026.66	\$1,296.49	\$1,222.78	\$3,371.31
Employee and Spouse	Under 30		\$2,000.19	\$1,700.87	\$1,467.23	\$1,080.30	\$1,120.26	\$1,103.10	\$1,007.65	\$816.50	\$703.56	\$590.42	\$960.02	\$798.50	\$659.44	\$832.76	\$785.41	\$1,873.70
	30-39		\$2,325.81	\$1,977.76	\$1,706.09	\$1,256.16	\$1,302.63	\$1,282.68	\$1,171.69	\$949.42	\$818.09	\$686.53	\$1,116.31	\$928.49	\$766.79	\$968.33	\$913.27	\$2,092.43
	40-49		\$2,325.81	\$1,977.76	\$1,706.09	\$1,256.16	\$1,302.63	\$1,282.68	\$1,171.69	\$949.41	\$818.09	\$686.53	\$1,116.31	\$928.48	\$766.79	\$968.32	\$913.27	\$2,339.70
	50-54		\$3,395.66	\$2,887.52	\$2,490.87	\$1,833.98	\$1,901.83	\$1,872.70	\$1,710.66	\$1,386.14	\$1,194.40	\$1,002.33	\$1,629.81	\$1,355.59	\$1,119.51	\$1,413.75	\$1,333.37	\$2,900.90
	55-59		\$4,186.42	\$3,559.93	\$3,070.93	\$2,261.07	\$2,344.70	\$2,308.79	\$2,109.02	\$1,708.94	\$1,472.54	\$1,235.74	\$2,009.34	\$1,671.26	\$1,380.21	\$1,742.97	\$1,643.88	\$3,433.47
	60-64		\$5,181.03	\$4,405.70	\$3,800.52	\$2,798.26	\$2,901.77	\$2,857.32	\$2,610.08	\$2,114.94	\$1,822.39	\$1,529.33	\$2,486.72	\$2,068.32	\$1,708.12	\$2,157.06	\$2,034.42	\$4,270.44
	65+ MP		\$3,751.25	\$3,189.89	\$2,751.71	\$2,026.04	\$2,100.98	\$2,068.80	\$1,889.79	\$1,531.30	\$1,319.47	\$1,107.29	\$1,800.47	\$1,497.54	\$1,236.74	\$1,561.79	\$1,473.00	\$3,339.51
	65+ MS		\$7,298.17	\$6,206.03	\$5,353.55	\$3,941.72	\$4,087.52	\$4,024.92	\$3,676.65	\$2,979.19	\$2,567.08	\$2,154.27	\$3,502.87	\$2,913.51	\$2,406.12	\$3,038.51	\$2,865.76	\$5,564.00
Employee and Dependents	Under 30		\$1,767.63	\$1,503.11	\$1,296.64	\$954.69	\$990.00	\$974.84	\$890.49	\$721.56	\$621.75	\$521.77	\$848.40	\$705.66	\$582.77	\$735.93	\$694.09	\$1,830.90
	30-39		\$1,953.66	\$1,661.30	\$1,433.10	\$1,055.16	\$1,094.19	\$1,077.44	\$984.20	\$797.50	\$687.18	\$576.68	\$937.69	\$779.92	\$644.09	\$813.39	\$767.13	\$2,031.78
	40-49		\$1,907.15	\$1,621.75	\$1,398.98	\$1,030.04	\$1,068.14	\$1,051.79	\$960.77	\$778.51	\$670.82	\$562.95	\$915.36	\$761.35	\$628.76	\$794.02	\$748.88	\$2,123.71
	50-54		\$2,232.76	\$1,898.64	\$1,637.83	\$1,205.90	\$1,250.51	\$1,231.36	\$1,124.81	\$911.43	\$785.36	\$659.06	\$1,071.65	\$891.35	\$736.12	\$929.58	\$876.74	\$2,302.69
	55-59		\$2,451.35	\$2,084.51	\$1,798.17	\$1,323.97	\$1,372.94	\$1,351.91	\$1,234.93	\$1,000.67	\$862.24	\$723.59	\$1,176.57	\$978.60	\$808.18	\$1,020.59	\$962.57	\$2,504.09
	60-64		\$3,245.46	\$2,759.78	\$2,380.69	\$1,752.86	\$1,817.70	\$1,789.86	\$1,634.99	\$1,324.83	\$1,141.57	\$958.00	\$1,557.71	\$1,295.62	\$1,069.99	\$1,351.21	\$1,274.39	\$3,110.25
	65+ MP		\$2,445.25	\$2,079.33	\$1,793.70	\$1,320.67	\$1,369.52	\$1,348.55	\$1,231.86	\$998.17	\$860.10	\$721.79	\$1,173.64	\$976.17	\$806.16	\$1,018.05	\$960.17	\$2,594.30
	65+ MS		\$3,683.74	\$3,132.49	\$2,702.20	\$1,989.58	\$2,063.17	\$2,031.57	\$1,855.79	\$1,503.74	\$1,295.73	\$1,087.37	\$1,768.07	\$1,470.60	\$1,214.49	\$1,533.68	\$1,446.49	\$4,298.76
Family	Under 30		\$2,511.87	\$2,135.98	\$1,842.57	\$1,356.65	\$1,406.83	\$1,385.29	\$1,265.42	\$1,025.37	\$883.53	\$741.45	\$1,205.61	\$1,002.77	\$828.13	\$1,045.79	\$986.33	\$2,938.00
	30-39		\$2,883.99	\$2,452.42	\$2,115.54	\$1,557.63	\$1,615.25	\$1,590.51	\$1,452.88	\$1,177.27	\$1,014.43	\$851.30	\$1,384.22	\$1,151.32	\$950.82	\$1,200.72	\$1,132.45	\$3,200.53
	40-49		\$3,023.55	\$2,571.09	\$2,217.91	\$1,633.00	\$1,693.41	\$1,667.48	\$1,523.19	\$1,234.24	\$1,063.51	\$892.48	\$1,451.19	\$1,207.03	\$996.83	\$1,258.82	\$1,187.25	\$3,419.66
	50-54		\$3,860.83	\$3,283.08	\$2,832.10	\$2,085.22	\$2,162.35	\$2,129.23	\$1,945.00	\$1,576.03	\$1,358.02	\$1,139.64	\$1,853.07	\$1,541.29	\$1,272.87	\$1,607.41	\$1,516.03	\$3,753.43
	55-59		\$4,218.49	\$3,587.20	\$3,094.45	\$2,278.39	\$2,362.66	\$2,326.48	\$2,125.17	\$1,722.03	\$1,483.82	\$1,245.21	\$2,024.73	\$1,684.06	\$1,390.78	\$1,756.32	\$1,656.47	\$4,154.92
	60-64		\$5,694.95	\$4,842.71	\$4,177.50	\$3,075.82	\$3,189.60	\$3,140.74	\$2,868.98	\$2,324.73	\$2,003.16	\$1,681.03	\$2,733.38	\$2,273.49	\$1,877.55	\$2,371.02	\$2,236.22	\$5,108.58
	65+ MP		\$4,321.00	\$3,674.37	\$3,169.64	\$2,333.76	\$2,420.08	\$2,383.01	\$2,176.82	\$1,763.87	\$1,519.88	\$1,275.47	\$2,073.93	\$1,724.99	\$1,424.57	\$1,799.00	\$1,696.72	\$4,264.89
	65+ MS		\$7,367.45	\$6,264.94	\$5,404.37	\$3,979.14	\$4,126.32	\$4,063.13	\$3,711.56	\$3,007.47	\$2,591.45	\$2,174.72	\$3,536.13	\$2,941.17	\$2,428.96	\$3,067.36	\$2,892.97	\$6,491.46

Aetna Life Insurance Company Standard Employee Risk Rates Effective July 01, 2011 - September 30, 2011																		
Geographic Region 9 - Alpine [#] , Amador(zip 95644 [#]), Butte [#] , Calaveras [#] , Colusa [#] , Del Norte [#] (zips 95538 [#] , 95548 [#]), Glenn [#] , Humboldt [#] , Imperial, Inyo [#] , Lake [#] , Lassen [#] , Mariposa [#] , Mendocino [#] , Modoc [#] , Mono [#] , Monterey(zips 93426 [#] , 93450 [#]), Napa, Nevada [#] (zips 96160-96162 all products are available), Plumas [#] , San Bernardino(zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta [#] , Sierra [#] , Siskiyou [#] , Solano, Tehama [#] , Trinity [#] , Tuolumne																		

Family Size	Age																	
Category	Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coninsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
Pharmacy		\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$689.62	\$586.42	\$505.87	\$372.47	\$386.24	\$380.32	\$347.41	\$292.18	\$242.57	\$203.57	\$330.99	\$275.30	\$227.35	\$302.23	\$270.79	\$797.89	\$987.06
	30-39	\$900.74	\$765.95	\$660.74	\$486.50	\$504.48	\$496.75	\$453.77	\$381.63	\$316.83	\$265.89	\$432.32	\$359.58	\$296.95	\$394.75	\$353.69	\$961.39	\$1,189.32
	40-49	\$1,094.12	\$930.38	\$802.59	\$590.94	\$612.79	\$603.40	\$551.18	\$463.56	\$384.85	\$322.97	\$525.13	\$436.78	\$360.70	\$479.50	\$429.62	\$1,086.36	\$1,343.93
	50-54	\$1,441.20	\$1,225.53	\$1,057.19	\$778.40	\$807.18	\$794.81	\$726.03	\$610.61	\$506.93	\$425.43	\$691.72	\$575.33	\$475.13	\$631.61	\$565.91	\$1,509.35	\$1,867.20
	55-59	\$1,945.52	\$1,654.38	\$1,427.13	\$1,050.79	\$1,089.64	\$1,072.94	\$980.09	\$824.28	\$684.33	\$574.30	\$933.77	\$776.66	\$641.39	\$852.64	\$763.94	\$1,855.40	\$2,295.30
	60-64	\$2,552.38	\$2,170.42	\$1,872.30	\$1,378.56	\$1,429.53	\$1,407.62	\$1,285.81	\$1,081.40	\$897.79	\$753.44	\$1,225.04	\$1,018.92	\$841.45	\$1,118.60	\$1,002.23	\$2,364.85	\$2,925.53
	65+ MP	\$1,815.94	\$1,544.19	\$1,332.08	\$980.80	\$1,017.06	\$1,001.47	\$914.81	\$769.38	\$638.75	\$536.05	\$871.58	\$724.93	\$598.67	\$795.84	\$713.06	\$1,737.96	\$2,150.01
	65+ MS	\$3,014.97	\$2,563.78	\$2,211.63	\$1,628.41	\$1,688.61	\$1,662.73	\$1,518.85	\$1,277.39	\$1,060.50	\$889.99	\$1,447.06	\$1,203.59	\$993.96	\$1,321.33	\$1,183.87	\$3,508.91	\$4,340.83
Employee and Spouse	Under 30	\$1,936.56	\$1,646.76	\$1,420.56	\$1,045.95	\$1,084.62	\$1,068.00	\$975.58	\$820.49	\$681.17	\$571.66	\$929.47	\$773.09	\$638.43	\$848.71	\$760.42	\$1,950.18	\$2,412.54
	30-39	\$2,251.82	\$1,914.84	\$1,651.82	\$1,216.23	\$1,261.19	\$1,241.86	\$1,134.40	\$954.06	\$792.06	\$664.72	\$1,080.78	\$898.94	\$742.37	\$986.87	\$884.21	\$2,177.85	\$2,694.18
	40-49	\$2,251.82	\$1,914.84	\$1,651.82	\$1,216.23	\$1,261.19	\$1,241.86	\$1,134.40	\$954.06	\$792.07	\$664.71	\$1,080.78	\$898.94	\$742.36	\$986.87	\$884.21	\$2,435.20	\$3,012.56
	50-54	\$3,287.64	\$2,795.65	\$2,411.64	\$1,775.68	\$1,841.33	\$1,813.11	\$1,656.21	\$1,392.91	\$1,156.41	\$970.48	\$1,577.94	\$1,312.44	\$1,083.85	\$1,440.82	\$1,290.94	\$3,019.30	\$3,735.14
	55-59	\$4,053.23	\$3,446.68	\$2,973.24	\$2,189.18	\$2,270.12	\$2,235.33	\$2,041.89	\$1,717.28	\$1,425.71	\$1,196.48	\$1,945.39	\$1,618.07	\$1,336.25	\$1,776.36	\$1,591.57	\$3,573.61	\$4,420.88
	60-64	\$5,016.20	\$4,265.54	\$3,679.63	\$2,709.29	\$2,809.46	\$2,766.40	\$2,527.01	\$2,125.28	\$1,764.43	\$1,480.74	\$2,407.58	\$2,002.49	\$1,653.71	\$2,198.38	\$1,969.69	\$4,444.74	\$5,498.54
	65+ MP	\$3,631.91	\$3,088.40	\$2,664.18	\$1,961.62	\$2,034.14	\$2,002.96	\$1,829.64	\$1,538.77	\$1,277.51	\$1,072.11	\$1,743.17	\$1,449.87	\$1,197.35	\$1,591.70	\$1,426.13	\$3,475.83	\$4,299.90
	65+ MS	\$7,066.00	\$6,008.58	\$5,183.26	\$3,816.41	\$3,957.49	\$3,896.84	\$3,559.64	\$2,993.74	\$2,485.43	\$2,085.82	\$3,391.39	\$2,820.78	\$2,329.48	\$3,096.72	\$2,774.57	\$5,791.10	\$7,164.10
Employee and Dependents	Under 30	\$1,711.39	\$1,455.29	\$1,255.39	\$924.34	\$958.51	\$943.82	\$862.15	\$725.09	\$601.97	\$505.19	\$821.40	\$683.20	\$564.20	\$750.03	\$672.01	\$1,905.63	\$2,357.43
	30-39	\$1,891.50	\$1,608.45	\$1,387.51	\$1,021.62	\$1,059.38	\$1,043.15	\$952.89	\$801.40	\$665.32	\$558.35	\$907.85	\$755.10	\$623.58	\$828.96	\$742.73	\$2,114.71	\$2,616.08
	40-49	\$1,846.48	\$1,570.15	\$1,354.48	\$997.30	\$1,034.17	\$1,018.32	\$930.20	\$782.32	\$649.49	\$545.06	\$886.23	\$737.13	\$608.73	\$809.23	\$725.05	\$2,210.39	\$2,734.46
	50-54	\$2,161.73	\$1,838.24	\$1,585.74	\$1,167.57	\$1,210.73	\$1,192.18	\$1,089.01	\$915.89	\$760.37	\$638.12	\$1,037.55	\$862.97	\$712.67	\$947.39	\$848.84	\$2,396.68	\$2,964.90
	55-59	\$2,373.36	\$2,018.19	\$1,740.97	\$1,281.87	\$1,329.26	\$1,308.89	\$1,195.62	\$1,005.55	\$834.82	\$700.59	\$1,139.12	\$947.46	\$782.44	\$1,040.14	\$931.94	\$2,606.29	\$3,224.22
	60-64	\$3,142.21	\$2,671.98	\$2,304.97	\$1,697.13	\$1,759.88	\$1,732.91	\$1,582.95	\$1,331.30	\$1,105.26	\$927.55	\$1,508.13	\$1,254.38	\$1,035.90	\$1,377.10	\$1,233.84	\$3,237.20	\$4,004.71
	65+ MP	\$2,367.46	\$2,013.18	\$1,736.65	\$1,278.68	\$1,325.95	\$1,305.63	\$1,192.65	\$1,003.05	\$832.74	\$698.85	\$1,136.29	\$945.10	\$780.49	\$1,037.55	\$929.62	\$2,700.19	\$3,340.38
	65+ MS	\$3,566.56	\$3,032.82	\$2,616.25	\$1,926.33	\$1,997.54	\$1,966.93	\$1,796.72	\$1,511.09	\$1,254.52	\$1,052.81	\$1,711.80	\$1,423.79	\$1,175.80	\$1,563.07	\$1,400.46	\$4,474.22	\$5,535.00
Family	Under 30	\$2,431.96	\$2,068.02	\$1,783.96	\$1,313.52	\$1,362.08	\$1,341.21	\$1,225.15	\$1,030.38	\$855.43	\$717.89	\$1,167.24	\$970.85	\$801.75	\$1,065.82	\$954.95	\$3,057.92	\$3,782.91
	30-39	\$2,792.24	\$2,374.39	\$2,048.25	\$1,508.12	\$1,563.87	\$1,539.90	\$1,406.65	\$1,183.03	\$982.15	\$824.25	\$1,340.16	\$1,114.68	\$920.53	\$1,223.71	\$1,096.42	\$3,331.17	\$4,120.95
	40-49	\$2,927.36	\$2,489.28	\$2,147.36	\$1,581.09	\$1,639.55	\$1,614.42	\$1,474.71	\$1,240.27	\$1,029.68	\$864.13	\$1,405.01	\$1,168.62	\$965.07	\$1,282.93	\$1,149.47	\$3,559.24	\$4,403.09
	50-54	\$3,738.01	\$3,178.63	\$2,742.01	\$2,018.93	\$2,093.57	\$2,061.48	\$1,883.09	\$1,583.73	\$1,314.82	\$1,103.43	\$1,794.10	\$1,492.23	\$1,232.33	\$1,638.20	\$1,467.79	\$3,906.63	\$4,832.85
	55-59	\$4,084.28	\$3,473.08	\$2,996.01	\$2,205.95	\$2,287.51	\$2,252.45	\$2,057.53	\$1,730.43	\$1,436.63	\$1,205.64	\$1,960.29	\$1,630.46	\$1,346.48	\$1,789.96	\$1,603.76	\$4,324.51	\$5,349.80
	60-64	\$5,513.77	\$4,688.64	\$4,044.62	\$2,978.03	\$3,088.13	\$3,040.80	\$2,777.67	\$2,336.09	\$1,939.44	\$1,627.62	\$2,646.39	\$2,201.12	\$1,817.74	\$2,416.45	\$2,165.07	\$5,317.10	\$6,577.72
	65+ MP	\$4,183.53	\$3,557.48	\$3,068.82	\$2,259.56	\$2,343.09	\$2,307.18	\$2,107.53	\$1,772.49	\$1,471.54	\$1,234.94	\$2,007.93	\$1,670.09	\$1,379.20	\$1,833.45	\$1,642.73	\$4,438.97	\$5,491.40
	65+ MS	\$7,133.08	\$6,065.62	\$5,232.46	\$3,852.64	\$3,995.07	\$3,933.83	\$3,593.43	\$3,022.16	\$2,509.02	\$2,105.62	\$3,423.59	\$2,847.56	\$2,351.59	\$3,126.11	\$2,800.91	\$6,756.41	\$8,358.28